

Frequently Asked Questions

Long Term Fire Takaful (LTFT)

1. What is Etiqa Long Term Fire Takaful (LTFT)?

Etiqa Long Term Fire Takaful is a product that provides you with coverage for your structure/building (private residence) against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

2. What are the coverage/benefits provided?

The coverages/benefit are summarised below:

Benefit Type	Basic Package	Advance Package
Fire, lightning, and explosion caused by gas used for domestic purposes	Covered	Covered
Aircraft and aerial devices or articles dropped therefrom	Covered	Covered
Impact damage by road vehicles or animals	Covered	Covered
Bursting or overflowing of water tanks, apparatus or pipes	Covered	Covered
Theft by actual forcible and violent breaking into and out of the house	Covered	Covered
Hurricane, cyclone, typhoon, Windstorm	Covered	Covered
Earthquake or volcanic eruption	Covered	Covered
Flood	Covered	Covered
Subsidence and landslip	Not Covered	Covered
Damage by falling trees or branches and objects	Not Covered	Covered

The period of coverage is based on the financing period as agreed between you and the home financing provider, i.e. Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA). Please refer to Etiqa Government Business Unit for more information.

Benefits paid under eligible products are covered by the Deposit Insurance Corporation of Malaysia (PIDM) up to the coverage limit. Please refer to the PIDM Takaful and Insurance Benefits Protection System Brochure or contact us or PIDM (visit www.pidm.gov.my).

3. How much contribution do I have to pay?

The takaful contribution that you have to pay is based on your sum covered and package selected.

All contributions (if applicable) will be subject to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you have received as proof of contribution payment.

4. Does this plan cover the home contents of my house as well?

No. It covers the structure/building of the house only.

5. What are the major exclusions of this certificate?

This certificate does not cover certain losses, such as:

Major Exclusion
Burning of property by order of any public authority
War, civil war or similar risks
Any act of terrorism
Radioactivity contamination, nuclear radiation or similar risks

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions.

6. Do I need to pay for service tax?

Yes. 8% from the total contribution.

7. Where can I get the details of this product?

By visiting the Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA) website or Etiqa's official website where you will find the Takaful Certificate Wording and Product Disclosure Sheets (PDS) for this product.

8. Can I cancel my certificate?

You may cancel your certificate by giving a written notice to the Lembaga Pembiayaan Sektor Awam (LPPSA). Upon confirmation by the LPPSA, you are entitled to a refund of your contribution based on the current unexpired period of takaful.

9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence/communication reaches you in a timely manner.

10. What do I need to do if I want to increase the sum covered of my property?

You can contact us via our hotline at 1-300-13-8888 or visit any Etiqa branch near you to increase the sum covered of your property.

Please be informed that additional contribution may be incurred when you increase the sum covered of your property. Any request to increase the sum covered of your property will also be subject to underwriter approval.

You must make sure that your property is adequately covered at all times, taking into account the renovations and enhancements made to your property. The sum covered should cover the cost of rebuilding and replacement of your property in the event of loss or damage.

11. Are there any other Etiqa protection plans that cover home contents?

Yes, Etiqa Householder for Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA) Borrowers and can be purchase through LPPSA website.

You can visit the LPPSA website to learn more.

12. Where can I get further information or if I want to add extra benefits to my coverage?
If you have any enquiries or need to add extra benefits on to your current certificate, please contact us at:

**Etiqua Government Business Unit
No. 15&15A**

**Jalan P8G1, Presint 8
62000 Putrajaya**

Wilayah Persekutuan

**Telephone Number : +603 8861 6862/
6772/6362/6172**

Facsimile Number : +603 8861 6782

Email : nonmotor.gta@etiqua.com.my

**Etiqua General Takaful Berhad
(201701025031)**

**(Dilesenkan di bawah Akta Perkhidmatan
Kewangan Islam 2013 dan dikawalselia oleh
Bank Negara Malaysia)**

Level 7, Tower B, Dataran Maybank

No. 1 Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etiqua Oneline: 1300 13 8888

Email: info@etiqua.com.my

Website: www.etiqua.com.my